

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: Richmond, Terri L § Case No. 09 B 04357
§
Debtor §
§

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

1) The case was filed on 02/11/2009.

2) The plan was confirmed on 04/20/2009.

3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on (NA).

4) The trustee filed action to remedy default by the debtor in performance under the plan on (NA).

5) The case was dismissed on 11/01/2010.

6) Number of months from filing or conversion to last payment: 21.

7) Number of months case was pending: 24.

8) Total value of assets abandoned by court order: (NA).

9) Total value of assets exempted: \$22,400.00.

10) Amount of unsecured claims discharged without full payment: \$0.

11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$15,281.34

Less amount refunded to debtor \$1,066.14

NET RECEIPTS:

\$14,215.20

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$3,814.00

Court Costs \$0

Trustee Expenses & Compensation \$869.26

Other \$0

TOTAL EXPENSES OF ADMINISTRATION: \$4,683.26

Attorney fees paid and disclosed by debtor \$0

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Illinois Dept of Revenue	Priority	NA	\$4,587.03	\$4,587.03	\$1,061.03	\$0
Internal Revenue Service	Priority	\$22,942.00	\$36,620.75	\$36,620.75	\$8,470.91	\$0
Internal Revenue Service	Secured	NA	\$26,500.00	\$26,500.00	\$0	\$0
ACA Recovery Inc	Unsecured	\$516.00	NA	NA	\$0	\$0
Access Community Health Network	Unsecured	\$15.00	NA	NA	\$0	\$0
AETNA	Unsecured	\$1,477.00	NA	NA	\$0	\$0
AFNI	Unsecured	\$1,065.00	NA	NA	\$0	\$0
Alexian Brothers Medical Center	Unsecured	\$1,370.00	NA	NA	\$0	\$0
Allied Interstate	Unsecured	\$32.09	NA	NA	\$0	\$0
Allstate	Unsecured	\$1,025.00	NA	NA	\$0	\$0
Alverno Clinical Labs	Unsecured	\$428.80	NA	NA	\$0	\$0
America's Financial Choice Inc	Unsecured	\$380.96	\$380.96	\$380.96	\$0	\$0
America's Financial Choice Inc	Unsecured	\$408.69	NA	NA	\$0	\$0
American Carpet Cleaning	Unsecured	\$176.02	NA	NA	\$0	\$0
American Medical Collection	Unsecured	\$70.00	NA	NA	\$0	\$0
Americas Financial Choice Inc	Unsecured	\$208.69	NA	NA	\$0	\$0
Americas Financial Choice Inc	Unsecured	\$300.00	NA	NA	\$0	\$0

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Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Angela Dickerson	Unsecured	\$3,000.00	NA	NA	\$0	\$0
APS	Unsecured	\$241.70	NA	NA	\$0	\$0
Arrow Financial Services	Unsecured	\$228.99	NA	NA	\$0	\$0
Aspire	Unsecured	\$179.00	NA	NA	\$0	\$0
AT&T	Unsecured	\$393.73	NA	NA	\$0	\$0
Aunt Martha's Community Health Ce	Unsecured	\$638.00	NA	NA	\$0	\$0
AWA Collection	Unsecured	\$962.40	NA	NA	\$0	\$0
AWA Collection	Unsecured	\$1,032.89	NA	NA	\$0	\$0
Bank Of America	Unsecured	\$1,000.00	NA	NA	\$0	\$0
Bank One	Unsecured	\$232.75	NA	NA	\$0	\$0
Bank One	Unsecured	\$1,000.00	NA	NA	\$0	\$0
Bennett & Deloney	Unsecured	\$125.00	NA	NA	\$0	\$0
Capital Management	Unsecured	\$286.75	NA	NA	\$0	\$0
Cash Call	Unsecured	\$3,703.75	\$7,481.31	\$7,481.31	\$0	\$0
Central Portfolio Control Inc	Unsecured	\$1,025.00	NA	NA	\$0	\$0
Certegy Payment Recovery Services]	Unsecured	\$1,000.00	NA	NA	\$0	\$0
Chex Systems Inc	Unsecured	\$2,000.00	NA	NA	\$0	\$0
Chicago Tribune	Unsecured	\$16.25	NA	NA	\$0	\$0
City Of Chicago Dept Of Revenue	Unsecured	\$1,500.00	\$1,540.46	\$1,540.46	\$0	\$0
City Of Woodale	Unsecured	\$268.43	NA	NA	\$0	\$0
City Of Woodale	Unsecured	\$49.82	NA	NA	\$0	\$0
Clayton J Swank	Unsecured	\$275.00	NA	NA	\$0	\$0
Collection Professionals Inc	Unsecured	\$347.48	NA	NA	\$0	\$0
Commonwealth Edison	Unsecured	\$1,409.87	\$2,457.95	\$2,457.95	\$0	\$0
Consultants In Clinical Pathol	Unsecured	\$89.20	NA	NA	\$0	\$0
Cornelius Knowles	Unsecured	\$8.00	NA	NA	\$0	\$0
Credit Protection Association	Unsecured	\$776.31	NA	NA	\$0	\$0
David J Axelrod & Assoc	Unsecured	\$350.00	NA	NA	\$0	\$0
Dun & Bradstreet	Unsecured	\$7.28	NA	NA	\$0	\$0
E R Mousa	Unsecured	\$420.00	NA	NA	\$0	\$0
Elk Grove Radiology	Unsecured	\$36.00	NA	NA	\$0	\$0
Equifax Check	Unsecured	\$1,000.00	NA	NA	\$0	\$0
Evergreen Professional Recoveries	Unsecured	\$500.00	NA	NA	\$0	\$0
Excel Emergency Care	Unsecured	\$325.00	NA	NA	\$0	\$0
EZ Phone	Unsecured	\$147.68	NA	NA	\$0	\$0
General Revenue Corp	Unsecured	\$2,399.00	NA	NA	\$0	\$0
Genesis Financial Svcs Dba USA Wel	Unsecured	\$1,189.75	\$1,189.75	\$1,189.75	\$0	\$0

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Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Gentile Healthcare Associates SC	Unsecured	\$20.00	NA	NA	\$0	\$0
Gerald J Mingolelli MD	Unsecured	\$120.03	NA	NA	\$0	\$0
Harvard Collection Services In	Unsecured	\$596.00	NA	NA	\$0	\$0
Harvard Collection Services In	Unsecured	\$2,122.83	NA	NA	\$0	\$0
High Priority	Unsecured	NA	\$2,157.30	\$2,157.30	\$0	\$0
Honor Finance	Unsecured	\$3,930.54	NA	NA	\$0	\$0
I C Systems Inc	Unsecured	\$147.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$75.00	NA	NA	\$0	\$0
Illinois Collection Service	Unsecured	\$255.00	NA	NA	\$0	\$0
Illinois Dept Of Employment Security	Unsecured	\$4,137.00	\$4,137.00	\$4,137.00	\$0	\$0
Illinois Dept Of Employment Security	Unsecured	\$4,137.00	NA	NA	\$0	\$0
Illinois Dept of Revenue	Unsecured	\$1,220.37	\$1,697.74	\$1,697.74	\$0	\$0
Imagine	Unsecured	\$497.51	NA	NA	\$0	\$0
Imagine	Unsecured	\$661.00	NA	NA	\$0	\$0
Impact Cash USA	Unsecured	\$400.00	\$465.00	\$465.00	\$0	\$0
Insta Cash	Unsecured	\$1,247.52	NA	NA	\$0	\$0
Internal Revenue Service	Unsecured	\$35,033.00	\$9,680.36	\$9,680.36	\$0	\$0
Jermaine Washington	Unsecured	\$4,000.00	NA	NA	\$0	\$0
Kia McGary	Unsecured	\$1,200.00	NA	NA	\$0	\$0
Kia McGary	Unsecured	\$1,200.00	NA	NA	\$0	\$0
Little Company Of Mary Hospital	Unsecured	\$1,760.34	NA	NA	\$0	\$0
Malcolm S Gerald & Assoc	Unsecured	\$75.00	NA	NA	\$0	\$0
Marauder Corporation	Unsecured	\$459.00	NA	NA	\$0	\$0
Medical Collections	Unsecured	\$28.00	NA	NA	\$0	\$0
Metro Teleconnect	Unsecured	\$103.63	NA	NA	\$0	\$0
Mitchell N Kay	Unsecured	\$492.24	NA	NA	\$0	\$0
Mutual Hospital Services	Unsecured	\$375.00	NA	NA	\$0	\$0
NAFS	Unsecured	\$286.75	NA	NA	\$0	\$0
NCO Financial Systems	Unsecured	\$158.00	NA	NA	\$0	\$0
NES National Enterprises Systems	Unsecured	\$15,258.46	NA	NA	\$0	\$0
Nicor Gas	Unsecured	\$424.88	NA	NA	\$0	\$0
Norman G Kalina Esq	Unsecured	\$516.00	NA	NA	\$0	\$0
Northwest Premium Services	Unsecured	\$230.00	\$1,439.57	\$1,439.57	\$0	\$0
Northwestern Medical Faculty	Unsecured	\$359.00	NA	NA	\$0	\$0
Northwestern Memorial Hospital	Unsecured	\$125.00	NA	NA	\$0	\$0
Northwestern Memorial Physicians G	Unsecured	\$175.00	NA	NA	\$0	\$0
Norwest Capital Investment	Unsecured	NA	\$1,308.70	\$1,308.70	\$0	\$0

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Scheduled Creditors: *(Continued)*

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Omnium Worldwide	Unsecured	\$393.73	NA	NA	\$0	\$0
Pay Day Loan Store Of Illinois	Unsecured	\$892.10	\$406.06	\$406.06	\$0	\$0
Pellettieri & Associates	Unsecured	\$1,370.00	NA	NA	\$0	\$0
Pellettieri & Associates	Unsecured	\$75.00	NA	NA	\$0	\$0
PNC Bank NA	Unsecured	\$259.82	NA	NA	\$0	\$0
Professional Account Management	Unsecured	\$58.00	NA	NA	\$0	\$0
Revenue Production Mgmt	Unsecured	\$75.00	NA	NA	\$0	\$0
RoundUp Funding LLC	Unsecured	\$1,538.01	\$1,538.01	\$1,538.01	\$0	\$0
RoundUp Funding LLC	Unsecured	NA	\$455.00	\$455.00	\$0	\$0
RPM Inc	Unsecured	\$1,103.00	NA	NA	\$0	\$0
Short Term Loans LLC	Unsecured	\$602.50	NA	NA	\$0	\$0
SIR Finance Corporation	Unsecured	\$418.00	\$1,979.00	\$1,979.00	\$0	\$0
Southwest Credit Systems	Unsecured	\$196.26	NA	NA	\$0	\$0
Specified Credit Assoc	Unsecured	\$2,075.11	NA	NA	\$0	\$0
St James Hospital	Unsecured	\$100.00	NA	NA	\$0	\$0
Stagmans Tax-Tician	Unsecured	\$225.00	NA	NA	\$0	\$0
Sterling & King	Unsecured	\$360.00	NA	NA	\$0	\$0
Sterling & King	Unsecured	\$359.80	NA	NA	\$0	\$0
Sunrise Credit Services,Inc.	Unsecured	\$75.00	NA	NA	\$0	\$0
Sunrise Credit Services,Inc.	Unsecured	\$492.24	NA	NA	\$0	\$0
Surety Finance	Unsecured	\$303.00	NA	NA	\$0	\$0
TeleCheck	Unsecured	\$2,000.00	NA	NA	\$0	\$0
Torres Credit	Unsecured	\$1,410.00	NA	NA	\$0	\$0
TRS Recovery Services Inc	Unsecured	\$418.47	NA	NA	\$0	\$0
Truelogic Financial Corp	Unsecured	\$512.00	NA	NA	\$0	\$0
Trustmark Recovery Services	Unsecured	\$1,477.00	NA	NA	\$0	\$0
United Cash Loans	Unsecured	\$1,447.48	NA	NA	\$0	\$0
University Of Chicago Physicians	Unsecured	\$318.00	NA	NA	\$0	\$0
US Bank	Unsecured	\$373.50	NA	NA	\$0	\$0
West Asset Management	Unsecured	\$393.73	NA	NA	\$0	\$0

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0	\$0	\$0
Mortgage Arrearage	\$0	\$0	\$0
Debt Secured by Vehicle	\$0	\$0	\$0
All Other Secured	\$26,500.00	\$0	\$0
TOTAL SECURED:	\$26,500.00	\$0	\$0
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0	\$0	\$0
Domestic Support Ongoing	\$0	\$0	\$0
All Other Priority	\$41,207.78	\$9,531.94	\$0
TOTAL PRIORITY:	\$41,207.78	\$9,531.94	\$0
GENERAL UNSECURED PAYMENTS:	\$38,314.17	\$0	\$0

Disbursements:

Expenses of Administration	\$4,683.26
Disbursements to Creditors	\$9,531.94
TOTAL DISBURSEMENTS:	\$14,215.20

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: February 9, 2011

By: /s/ MARILYN O. MARSHALL

Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.